

**Information to identify the case:**

Debtor 1

Sanjay K Thaper

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7056

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-17666-MBK

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sanjay K Thaper

6/2/22**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sanjay K Thaper  
Debtor

Case No. 18-17666-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 02, 2022

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2022:

Recip ID	Recipient Name and Address
db	Sanjay K Thaper, 13 Poplar Drive, Cranbury, NJ 08512-2137
aty	+ Powers Kirm LLC, William M. E. Powers III, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
cr	+ CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Toyota Motor Credit Corporation as servicer for To, P.O. Box 340514, Tampa, FL 33694-0514
517460361	Hudson City Savings Bank, C/O Powers & Kirm, 278 Main Highway Suite 200, Moorestown, NJ 08057

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 02 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 02 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ EDI: CITICORP.COM	Jun 03 2022 00:43:00	CitiMortgage, P.O. Box 183040, Columbus, OH 43218-3040
cr	Email/Text: Bankruptcy.Notices@pnc.com	Jun 02 2022 20:47:00	PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
517460360	EDI: CITICORP.COM	Jun 03 2022 00:43:00	Citi Mortgage, PO Box 6243, Sioux Falls, SD 57117-6243
517601862	+ Email/Text: BKelectronicnotices@cenlar.com	Jun 02 2022 20:47:00	CitiMortgage, Inc., C/O Cenlar, FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517630703	Email/Text: Bankruptcy.Notices@pnc.com	Jun 02 2022 20:47:00	PNC Bank, National Association, PO BOX 94982, CLEVELAND, OH 44101
517460362	Email/Text: Bankruptcy.Notices@pnc.com	Jun 02 2022 20:47:00	Pnc Bank, Attn: Bankruptcy Department, 6750 Miller Road; Mailstop Br-Yb58-01-3, Brecksville, OH 44141
517460363	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 02 2022 20:47:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517532788	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 02 2022 20:47:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517891983	Email/PDF: bncnotices@becket-lee.com	Jun 02 2022 20:53:24	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517545308	EDI: WFFC.COM	Jun 03 2022 00:43:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 12

District/off: 0312-3

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517607160	*+	CitiMortgage, Inc., c/o Cenlar, FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
517460364	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court; Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517533341	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519213427	*	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotruster.com
Albert Russo	docs@russotruster.com
Craig Scott Keiser	on behalf of Creditor CITIMORTGAGE INC. craig.keiser@law.njoag.gov
Frank J Martone	on behalf of Creditor PNC BANK N.A. bky@martonelaw.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Maria Cozzini	on behalf of Creditor CITIMORTGAGE INC. mcozzini@sternlav.com
Nicholas V. Rogers	on behalf of Creditor CITIMORTGAGE INC. nj.bkecf@fedphe.com
Robert C. Nisenson	on behalf of Debtor Sanjay K Thaper r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III	on behalf of Creditor Hudson City Savings Bank ecf@powerskirm.com

TOTAL: 11